

April 10, 2014

**SECOND ADDENDUM TO
REQUEST FOR OFFERS TO PURCHASE
FOR
THE SALE OF NOTES AND MORTGAGES HELD ON
CARMEL TOWERS**

**Issued by the
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY**

on February 27, 2014

Responses due by 12:00 P.M. EST on May 14, 2014

**New Jersey Housing and Mortgage Finance Agency
637 South Clinton Avenue
Trenton, New Jersey 08611**

This ADDENDUM (“Second Addendum”) includes modifications to the Request for Offers to Purchase (the “RFOTP”).

A. MODIFICATIONS ISSUED BY THE NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

All changes are highlighted in boldface and are underlined.

1. Refer to the RFOTP, cover page:

AMEND the responses due date to read as follows: “Responses due by 12:00 P.M. EST on **May 14, 2014**.”

2. Refer to RFOTP, Section 2.0:

AMEND the last sentence of Section 2.0 to read as follows: “All requests for or request to inspect in person documents must be made by **May 2, 2014**.”

3. Refer to RFOTP, Section 3.0:

AMEND the second paragraph of Section 3.0 to read as follows: “Offers may be delivered via mail, hand-delivery, courier or an overnight delivery service to the address above. All such deliveries must be received at the offices of the Agency, by **May 14, 2014** at 12:00 P.M. prevailing Eastern Time. Proposals will be publically opened on **May 14, 2014** at 2:00 P.M. prevailing Eastern Time, at the offices of the Agency.”

4. Refer to RFOTP, Section 5.0:

AMEND the first sentence of Section 5.0 to read as follows: “The Agency will also accept questions from Potential Purchasers regarding any aspect of this RFOTP via e-mail only until 5:00 p.m. prevailing Eastern time on **May 2, 2014**.”

B. Except as modified by this Second Addendum and any other addendum issued by the Agency, all other provisions of the RFOTP shall remain in effect. In the event of conflict of any provision of the RFOTP any previous addendum and this Second Addendum, this Second Addendum shall control.